

# Home Buying Checklist

## 1 EMPLOYMENT/INCOME

- Two year employment history
- Last two years W-2 Forms
- Two Recent pay stubs – One full month
- Copies of Social Security, Pension, and or retirement award letters, and corresponding 1099's
- If self-employed or receive rental income; Last two years complete tax returns
- Copy of lease agreements (Lease income not listed on tax returns)

## 2 PERSONAL INFORMATION

- Copy of valid ID such as a driver's license or government issued ID
- Social Security numbers for all applicants for credit
- Two years residence history
- Landlord name, address and phone number (if applicable)
- Divorce decree and settlement paperwork for separate maintenance (if applicable)

## 3 ASSETS

- Last two months bank statements
- Most recent 401K, Retirement Savings Account
- Documentation of Real Estate currently owned, if any

## 4 PROPERTY YOU ARE BUYING

- Fully executed purchase contract
- Name and contact information for the homeowner's insurance agent you will use
- Name and phone number for homeowner's association (if applicable)
- A home inspection is typically not required, but is typically a good idea to obtain

## 5 CREDIT/LIABILITIES

- General knowledge of your current credit report. Your mortgage specialist will pull a credit report that shows your accounts, but on occasion, the information may be outdated, missing or erroneous.
- Explanation of credit mishaps
- Bankruptcy and discharge paperwork (if applicable)
- Documentation disproving any erroneous items on your credit report